

The Impact of High Deductible Health Plans on Mental Health Treatment

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PROBLEM

High Deductible Health Plans (HDHPs) are designed to reduce overall healthcare spending by shifting more upfront costs to patients to discourage overutilization of care, yet HDHPs **often increase financial burden**, particularly in outpatient mental health care. Patients covered by HDHPs often face substantial out-of-pocket costs before reaching their deductible. **This can lead to potential delays or discontinuation of psychiatric treatment.** Financial transparency interventions by the mental health provider may mitigate these barriers through more-informed patient decision-making regarding payment options. This project evaluates the impact of a financial transparency intervention on reducing payment responsibility for HDHP patients in an outpatient psychiatric practice in Nashville, Tennessee.

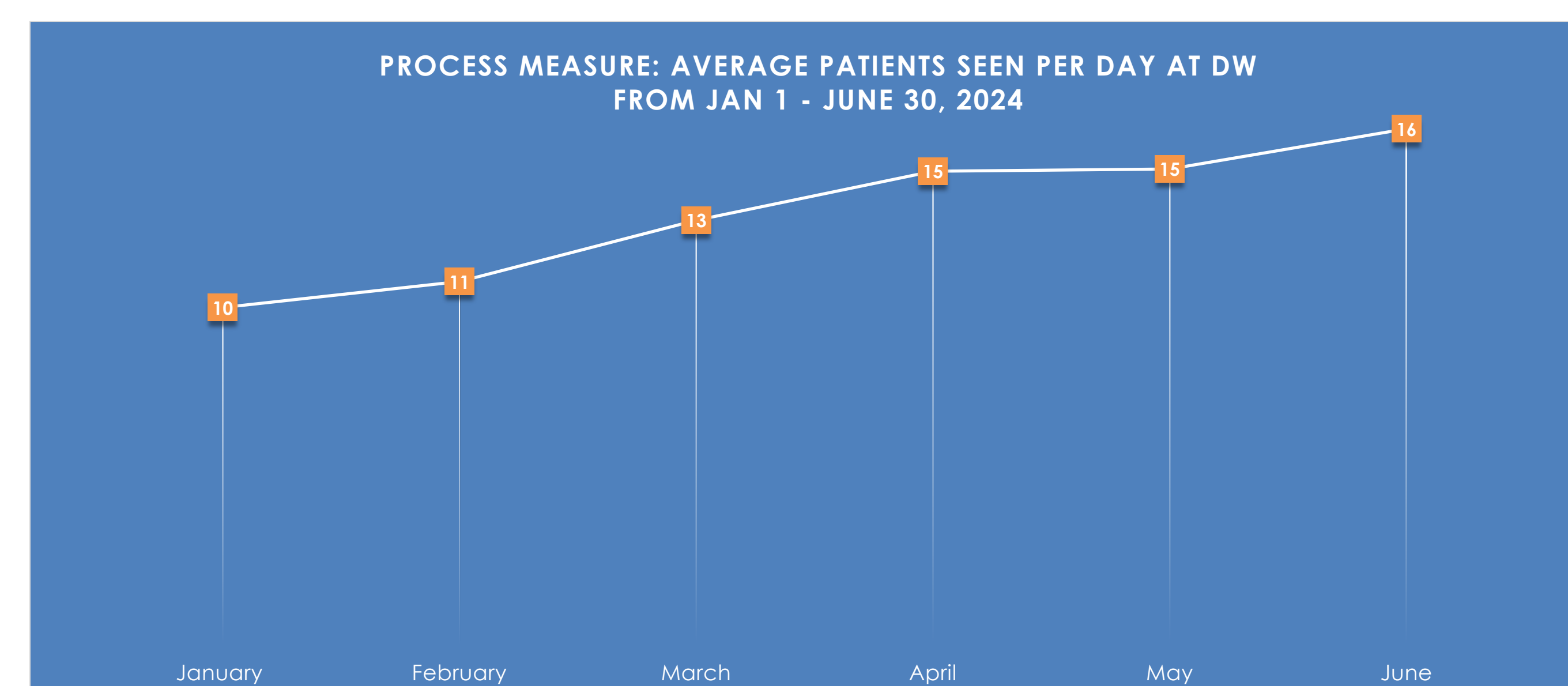
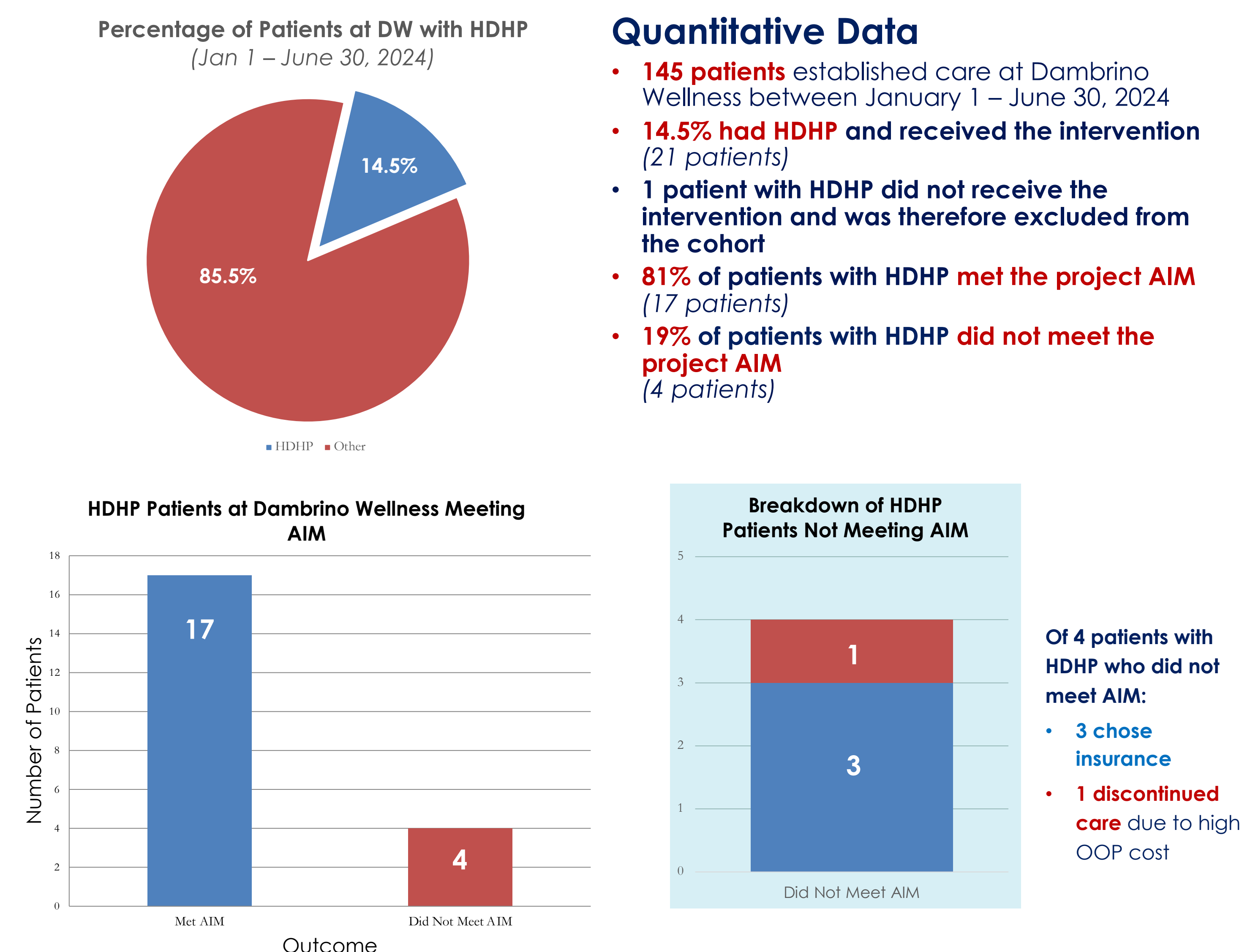
PURPOSE / AIM

By December 31, 2024, 95% of patients aged 12 to 80 with HDHPs at Dambrino Wellness will experience a reduction in out-of-pocket costs through financial transparency interventions.

PROJECT DESIGN

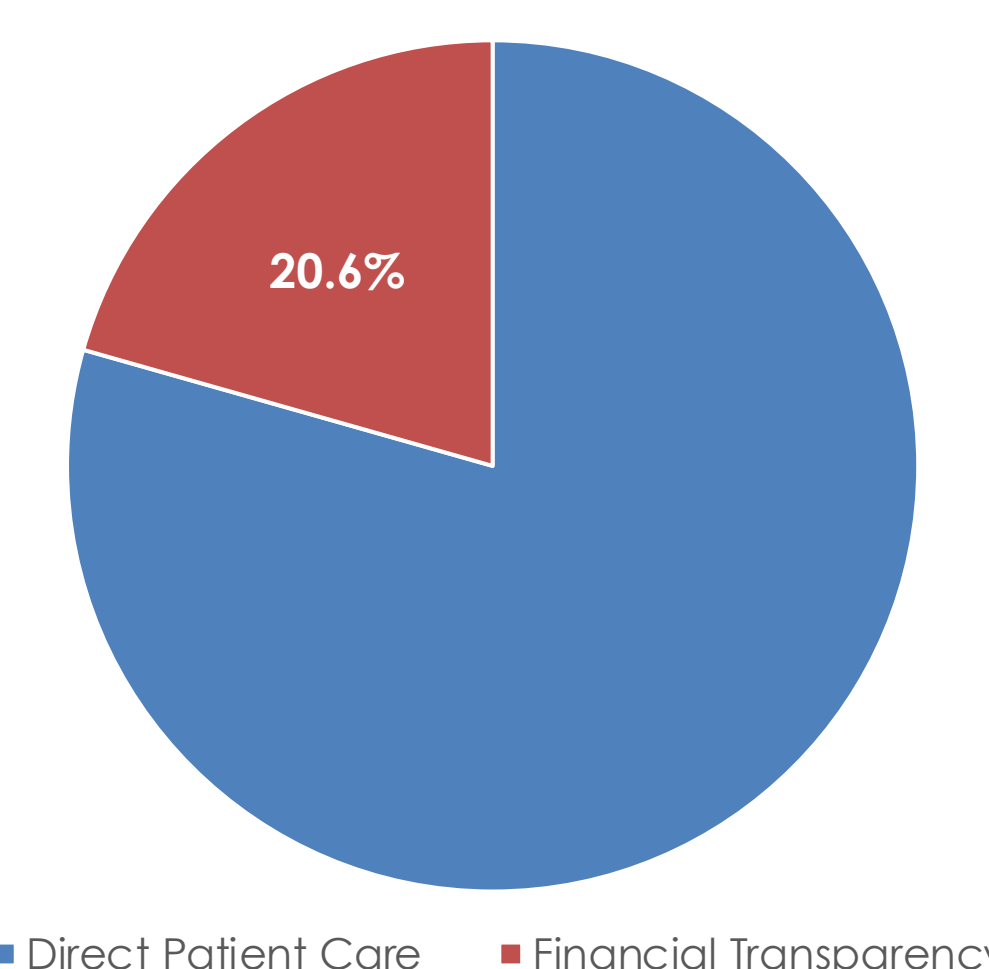
A **retrospective review of charts** was conducted between August and December 2024. Data were collected from **145 patients who established care at Dambrino Wellness between January 1 and June 30, 2024**, with a subset of **21 patients (14.5%) identified as having HDHPs**. Financial transparency interventions included structured discussions led by a psychiatric nurse practitioner on insurance utilization, cash-pay options, and deductible impacts. Key outcome measures included the **percentage of HDHP patients who experienced a reduced out-of-pocket (OOP) financial burden**, average patients seen per day, and provider time spent on financial transparency.

OUTCOMES

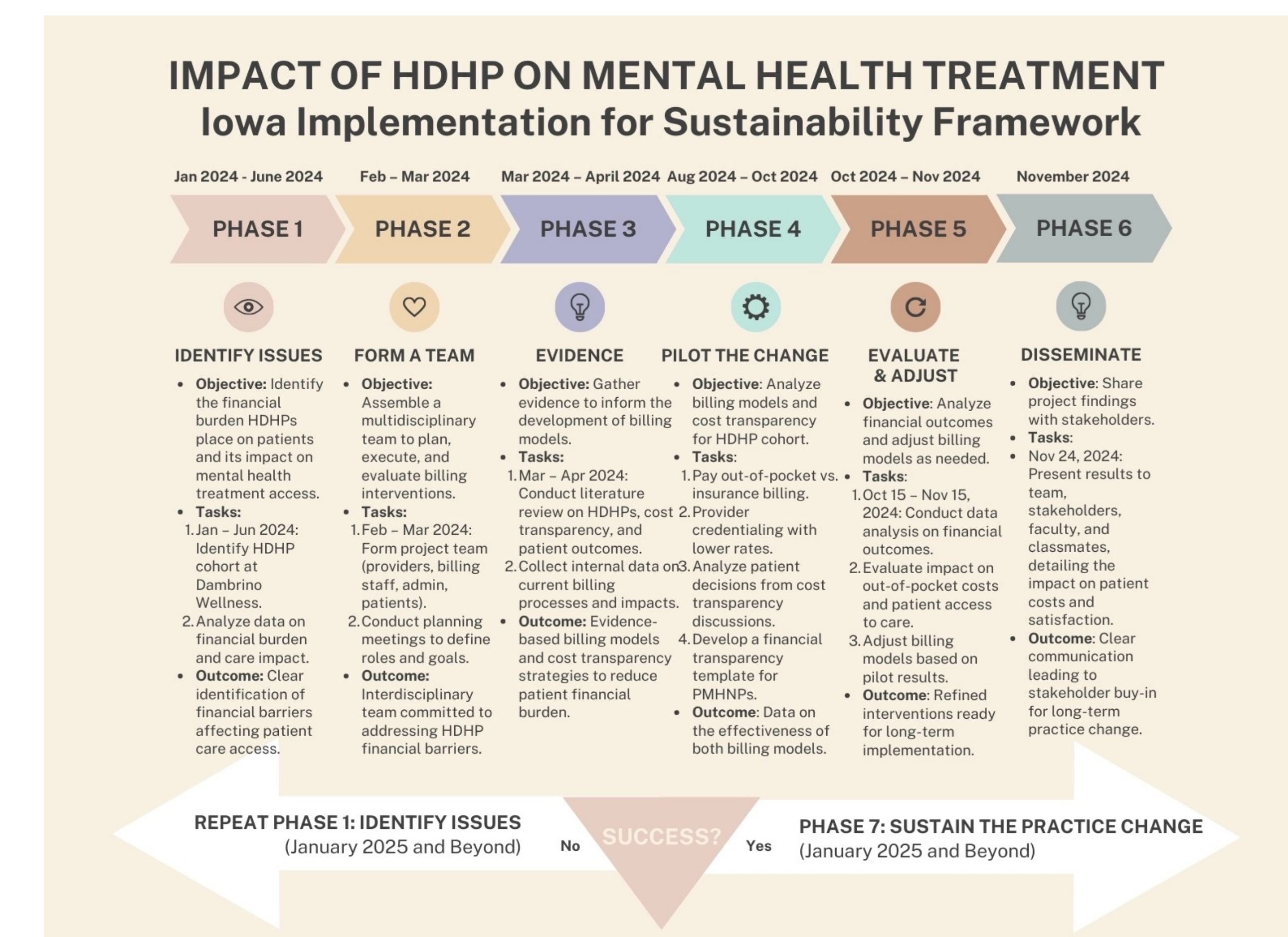


Balancing Measure: Percentage of time provider spends educating patients on health insurance plan coverage and out-of-pocket cost compared with total time in office engaging in direct patient care

20.6% of provider hours worked spent on financial transparency conversations



CONCEPTUAL FRAMEWORK



KEY FINDINGS

While the project AIM was not met, **the majority of HDHP patients at Dambrino Wellness experienced a reduced OOP payment responsibility** following a total of 125 financial transparency conversations that took place between January 1 and June 30, 2024. Barriers could remain for some HDHP patients who default to insurance-based payment or discontinue care due to cost concerns, while other HDHP patients could pay less over the course of the year due to meeting the deductible.

PRACTICE IMPLICATIONS

These findings underscore **the importance of financial literacy in mental health treatment**. Mental health providers can play a key role in supporting patient decision-making and insurance utilization through financial transparency.

References

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